



# Wisconsin Insurance News

Issue 2 - Summer 2007

## Governor's Budget Affects Insurance Industry



By Sean Dilweg,  
Commissioner  
of Insurance

**A**s 2007 pushes onward, here at OCI we are devoting special attention to Governor Doyle's

2007-09 Executive Budget. The health care coverage expansion initiatives in the Budget are especially relevant to the insurance industry.

Since the rising price of health care is one of the greatest challenges people in Wisconsin face, it is important for us to remain one of the nation's health care leaders by keeping it affordable to all. Governor Doyle's effort represents a comprehensive strategy to reduce costs, improve quality, and improve access to affordable health care coverage. Most importantly, under this plan, Wisconsin will have a higher percentage of

its citizens with health care coverage than any other state in the nation.

But what exactly does this include, and furthermore, what implications does this have on the insurance industry?

At the heart of Governor Doyle's health care initiatives is BadgerCare Plus. BadgerCare Plus is based on one simple premise: no child in Wisconsin should go without health insurance. The Governor's proposal describes Wisconsin's strategies for achieving the strategic goals of this initiative.

To do this, BadgerCare Plus will merge Family Medicaid, BadgerCare, and Healthy Start to form a comprehensive health insurance program for low-income children and families.

First, BadgerCare Plus will cover all children. This includes all children, from birth to age 19, with incomes above 185 percent of the federal poverty level (FPL). Also included under BadgerCare Plus are youths ages 18 through 20 who are aging out of foster care.

The second goal is to provide coverage and enhanced benefits for pregnant women. This will include all pregnant women with incomes between 185 and 300 percent of the FPL. That means all pregnant women making up to \$30,000 a year will be covered under BadgerCare Plus.

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*...“no child in Wisconsin should go without health insurance”...*

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# Electronic Resident Agent Licensing a Reality

By Laurna J. Landphier, Chief - Agent Licensing Section

Through cooperative efforts between the Office of the Commissioner of Insurance, Promissor (OCI's testing vendor), Sircon Corporation (OCI's software vendor), the Wisconsin Department of Justice, and all of the approved prelicensing education schools, we have successfully launched electronic resident agent licensing!

Effective February 1, 2007, individuals who completed their prelicensing education requirements and who were successful on their examinations can apply on-line, and all education and criminal background information is automatically downloaded. Here is how it works:

Individuals begin by taking their prelicensing education. Once completed, the approved school has 10 days to bank their course completion information with Sircon.

Candidates contact Promissor to make an examination reservation. At the

point of reservation, the fee for the background check is collected, and an electronic file is sent directly to the Wisconsin Department of Justice. A response is sent back to Promissor identifying whether a record exists. If

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*...“...We have successfully launched electronic resident agent licensing!”...*

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there is a record, a file number is included. This information is included with the score file that is downloaded from Promissor to Sircon.

48 hours after successful completion of an examination, an individual logs on to

Sircon to submit their electronic resident application. No additional fees are collected. Once the application is sent to our office, it will include the prelicensing education information as well as an indication of whether a criminal record exists. If the application is clean, a license can be issued without delay.

Other state agencies have expressed an interest in utilizing this system to expedite their reviews of criminal background information. Not only will it assist them in their licensing and permitting processes, it should also ease the burden of paper crime information processing within the Department of Justice.

OCI is always looking at innovative ways to increase efficiency, while maintaining the goal of protecting the public. This new system allows for a streamlined application process and quicker turnaround on most licensing decisions. ●

# Continuing Education Requirements

All agents who hold a license in any of the major lines of property, casualty, personal lines P&C, life, accident and health insurance, or the limited line of automobile, must meet the continuing education requirements. Your new compliance date is printed on your license. Individual licenses that identify a February 15 expiration date are no longer valid and should be destroyed.

***Course credits may be completed at any time during the two-year period.*** Carryover of credits from one reporting period to another is not allowed. Please refer to your on-line transcript to confirm your assigned compliance period.

A list of approved providers and courses is available at Sircon's Web site through a link at OCI's Web site by logging on to [oci.wi.gov](http://oci.wi.gov), or you can log on directly to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). You can also use a query tool available at their site to

determine course availability and location.

## **Internet Transcripts Available from Sircon**

To request your most current Licensee Continuing Education Transcript log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). The transcript will permit you to take any action that is necessary to add, delete, or change information that is inaccurate. To correct credit discrepancies, agents are required to contact their continuing education provider(s) directly. These discrepancies can only be resolved between the agent, the provider and Promissor.

## **Who to Call**

Contact Promissor for answers to general questions, to gain information on course availability, and to confirm if credits have been banked in an agent's individual record. They may be reached at (800) 274-4679.

*Reminder: Dial the (800) prefix whenever using this number. ●*

## Biennial Regulation Fees - NewLook Renewal Notices

Renewal notices are mailed 60 days prior to fees being due. *Please note that all notices are now in a postcard format.* Again, if you are required to complete continuing education, all credits must be banked in order for you to complete the electronic renewal process. Those individuals who have a license expiring in June should expect their renewal notice in April; those expiring in July will receive their notice in May, and so on.

Wisconsin law requires that you provide our office with your current resident address. Please make sure your current license copy contains your most up-to-date address information. Business addresses are not acceptable.

If you have a **resident** address change, please notify the Agent Licensing Section in writing at **P.O. Box 7872, Madison, Wisconsin 53707-7872**, by fax at **(608) 267-9451**, or by e-mail at [agentlicensing@oci.state.wi.us](mailto:agentlicensing@oci.state.wi.us). Telephone requests for change of address are not accepted. ●



## Auto Insurance Update

Recently, OCI has received inquiries and complaints involving disputes with automobile insurers regarding the amount of payment or reimbursement for rental vehicles. The disputes center around the type/size of vehicles that were damaged versus the type/size of vehicle being approved for reimbursement of rental expenses by the insurers.

In third-party claims under an automobile policy, an insurer is required to return the injured party to their pre-accident position. This includes providing coverage for loss of use of an auto which has been damaged or destroyed. This raises the question of what is a reasonable amount of damages for loss of use.

In the Wisconsin Supreme Court case of Nashban Barrel v. Parsons Trucking Co., 49 Wis. 2<sup>nd</sup> 591, 182 N.W. 2<sup>nd</sup> 448, the court found that “damages should be allowed for loss of use... (2) in an amount equal to that which was actually expended... provided such amount was not unreasonable.” (pp. 601-602).

The Wisconsin Supreme Court decision of Kim v. American Family Mutual Ins. Co., 176 Wis. 2<sup>nd</sup> 890, 501 N.W.2<sup>nd</sup> 24, states that “the legal system attempts to place the injured party in as good a position as he or she would have been in had the tortious conduct not occurred...” (p. 898).

Under these court decisions, the amount allowed for loss of use should be that amount actually spent on loss of use, provided that amount is reasonable. For instance, renting a van as a temporary replacement for a compact auto may not be considered a reasonable expenditure. However, renting a van while the claimant’s damaged van is in the shop would arguably be a reasonable expenditure because it places the injured party back into their pre-occurrence position.

If you have any questions regarding this article, you may contact Rebecca Rebholz, Property and Casualty Section, at (608) 264-8111 or [rebecca.rebholz@oci.state.wi.us](mailto:rebecca.rebholz@oci.state.wi.us). •



## SeniorCare Prescription Drug Assistance Program

The OCI has been contacted by groups that work with Medicare beneficiaries regarding insurance intermediaries contacting seniors and telling them that SeniorCare will end as of June 30, 2007, and that seniors must sign up for a Medicare Part D prescription drug plan (PDP) right away. This information is misleading. SeniorCare is continuing to accept applications and renewals. Intermediaries should not be pressuring SeniorCare participants to immediately switch to a Medicare Part D PDP.

SeniorCare is funded by both the State of Wisconsin and the federal government. The federal government initially announced it would discontinue its portion of SeniorCare funding, but later

announced a six-month extension. The State of Wisconsin is working on options for the SeniorCare program, including creating a wraparound plan that would help cover premiums and out-of-pocket expenses.

With all the discussions surrounding SeniorCare and Medicare Part D, we want to remind intermediaries that there are insurance laws that apply to their marketing and sales activities. The OCI investigates all complaints involving intermediary contacts with Medicare beneficiaries, including complaints from beneficiaries covered by SeniorCare, and pursues enforcement action when deemed appropriate.

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## Contact OCI

### Mailing Address:

OCI  
125 S. Webster St.  
P.O. Box 7873  
Madison, WI 53707-7873

### Phone:

(608) 266-3585 [in Madison]  
800-236-8517 [statewide]

### Web:

<http://oci.wi.gov>

# Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for January 2007 through March 2007.

## Agents

### Kelly Gene Beesley

1705 Singletree Ct.,  
McKinney, TX 75070

Has had his license denied for 31 days.

This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. February 2007

### Donald L. Behm

12 Brokaw Pl., Appleton, WI 54611

Paid a forfeiture of \$500.00 and was ordered to comply with Medicare supplement advertising regulations. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. February 2007

### Michael B. Burke

632 S. Main St., Poynette, WI 53955

Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct and multiple traffic violations. Burke did not appear at the hearing. January 2007

### Gerald D. Drewek

N3573 Haas Rd., Jefferson, WI 53549

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

### Quinn Hugh Eagan

3636 N. Causeway Blvd.,  
Metairie, LA 70002

Has had his application for an

insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Louisiana on an insurance license application. January 2007

### Ruben T. Fields

6315 W. Spencer Pl.,  
Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

### Daniel L. Frey

304 Cardinal Cir., Mayville, WI 53050

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal

convictions on an insurance license application and a criminal conviction substantially related to insurance marketing type conduct. March 2007

### Bruce J. Gintoft

7044 N. Range Rd., Glendale, WI 53029

Paid a forfeiture of \$8,550.00 and was ordered to make restitution to Gertrude Piotrowski in the amount of \$1,450.00. This action was based on allegations of violating Wisconsin insurance laws by making false communications to the consumer and failing to properly consider suitability in selling an annuity. January 2007

### Dortha Estelle Hall

2222 Wichita Ave., Amarillo, TX 79107

## Updated Publications

OCI has recently updated several publications. Choose "Publications" from the Quick Links located at the top left side of our homepage, [oci.wi.gov](http://oci.wi.gov), then "Consumer Publications" to view, print or request a copy.

- A Brief Guide to Renter's Insurance
- ANSI Codes
- Consumer's Guide to Auto Insurance
- Consumer's Guide to Homeowner's Insurance
- Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies
- Fact Sheet on Mandated Benefits in Health Insurance Policies
- Group Health Insurance Index
- Insurance Coverage and AIDS
- Medicare Supplement Insurance Approved Policies
- Mobile Home Insurance
- Settling Property Insurance Claims
- 2006 Insurance Complaints and Administrative Actions
- Quejas de Seguros y Acciones Administrativas 2006

Agreed to respond promptly to all inquiries from OCI and agreed to a denial of her application for an insurance license. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay past due child support. January 2007

**Mike A. Huser**

2718 Hilltop Dr., Sun Prairie, WI 53590  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Chrisetta E. Jackson**

4655 N. 44th St., Milwaukee, WI 53218  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Mark Paul Kleeman**

23 Montrose St., New Milford, PA 18834  
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Pennsylvania Securities Commission and the National Association of Securities Dealers. January 2007

**Jeffrey L. Kothe**

6242 Adobe Way, Madison, WI 53719  
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from any activity in violation of s. 628.345, Wis. Stat. This action was based on allegations of doing an insurance business without proper authority. March 2007

**Rhonda R. Kothe**

6242 Adobe Way, Madison, WI 53719  
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from any

further violation of ss. 628.34 and 628.345, Wis. Stat., and has had her license suspended for 730 days. This action was based on allegations of engaging in the business of insurance in association with an intermediary whose license had been revoked. March 2007

**Tami L. Kraft**

W5596 County Rd. P, Tony, WI 54563  
Has had her insurance license revoked. This action was based on allegations of making false and misleading communications to the insurer and to OCI regarding the sale of life insurance and submitting life insurance applications to the insurer, falsely representing that the consumers had signed the applications. February 2007

**Carmen Leyva**

2043 Burroughs St.,  
San Diego, CA 92111  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama on an insurance license application. January 2007

**Stacy L. Lincoln**

125 Grand Ave., Embarrass, WI 54933  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. February 2007

**Kenneth R. Lock**

4101 N. Elmhurst Rd.,  
Milwaukee, WI 53216  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Nathaniel K. Lynn**

4733 W. North Ave.,  
Milwaukee, WI 53208  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Ramin Hosseini Madani**

3512 83rd St., Woodridge, IL 60517  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of California and Indiana on an insurance license application. March 2007

**Timothy L. Markowski**

718 W. Grange Ave.,  
Milwaukee, WI 53211  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. February 2007

**Ken Navarro**

4423 Vernon Ave. Apt. 2R,  
Brookfield, IL 60513  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. February 2007

**Maria Del Socorro Martinez-Ochoa**

20555 Devonshire St. #150,  
Chatsworth, CA 91311  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. January 2007

**Nancy L. Paquette**

W331 S539 Erin Way,  
Delafield, WI 53018  
Paid a forfeiture of \$20,000.00 and has had her insurance license revoked. This action was based on allegations of utilizing premiums and policyholder refunds for her own use, misrepresenting and altering policy coverage without consent, and initiating and maintaining false individual life and health insurance policies. March 2007

**Karen K. Pardee**

663 Frances St., Kaukauna, WI 54130  
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from violating Wisconsin Medicare supplement advertising regulations. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with regulations and making misleading representations in the advertisements. March 2007

**Robert William Price**

1845 Cavalier Ct., Kissimmee, FL 34744  
Has had his license denied for 90 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy and failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. February 2007

**Rodney James Rader**

6109 Birchwood Ln.,  
Schofield, WI 54476  
Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct and failing to report criminal convictions to OCI when previously licensed. March 2007

**David A. Reiszwitz**

1920 Pernin St., Marinette, WI 54143  
Paid a forfeiture of \$250.00 and was ordered to comply with the continuing education requirements. This action was based on allegations of failing to meet continuing education requirements. February 2007

**Duane B. Robertson**

8140 N. 107th St., Milwaukee, WI 53224  
Has had his license denied for 30 days. This action was based on allegations of failing to pay past child support due and failing to disclose child support arrearages. February 2007

**Daniel C. Rosenthal**

604 S. 27th St., Sheboygan, WI 53081  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and misrepresentation of prelicensing education courses taken. March 2007

**James T. Smith**

1577 Grey Owl Ct., Oregon, WI 53532  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Robert F. Spoerl**

1140 Fond du Lac Ave. #75,  
Kewaskum, WI 53040  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Paul Christian Staudt**

1920 Russet Ct. #5, Appleton, WI 54914  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. March 2007

**Jacob Voelkner**

352 Wisconsin Ave. #12,  
Waukesha, WI 53186  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

**Allegations and Actions  
Against Companies****AIG Warranty Guard, Inc.**

175 Water St. 20th Fl.,  
New York, NY 10038  
Paid a forfeiture of \$11,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. January 2007

**Asurion Warranty Services, Inc.**

648 Grassmere Park Ste. 300,  
Nashville, TN 37211  
Agreed to pay a forfeiture of \$5,000.00 and agreed to file audited financial statements, renewal applications and the Financial Security Requirement form by March 31 each year, notify customers that the mandatory arbitration clause is removed, and use only properly approved forms. This action was based on allegations of failing to file a required financial statement by the due date. February 2007

**Austin Mutual Insurance Company**

10 Second St. NE Ste. 300,  
Minneapolis, MN 55413  
Paid a forfeiture of \$1,500.00 and was ordered to provide proper renewal or nonrenewal notices to its insureds. This action was based on allegations of

issuing an improper nonrenewal of an insurance policy. March 2007

**First Automotive Service Corp.**

2400 Louisiana Blvd. NE Bldg. 4,  
Albuquerque, NM 87110

Agreed to pay a forfeiture of \$10,000.00 and agreed to submit an audited financial statement, the renewal fee, and the Financial Security Requirement form by March 31 each year. This action was based on allegations of failing to file a required financial statement by the due date. February 2007

**Jetco Marketing Group, Inc.**

6242 Adobe Way, Madison, WI 53719

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from any activity in violation of s. 628.345, Wis. Stat. This action was based on allegations of engaging in prohibited insurance practices in association with an insurance intermediary whose license had been revoked. March 2007

**Lincoln Benefit Life Company**

3075 Sanders Rd. Ste. H1A,  
Northbrook, IL 60062

Paid a forfeiture of \$1,000.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2007

**Motorcycle Management Consulting Services, Inc.**

905 Hyde Ct., Costa Mesa,  
CA 92626-6900

Paid a forfeiture of \$1,000.00 and was ordered to file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required

financial statement by the due date.  
March 2007

**National States Insurance Company**

1830 Craig Park Ct., St. Louis, MO 63146

Paid a forfeiture of \$50,000.00 and was ordered to fully comply with Wisconsin insurance laws including s. 632.895 (3), Wis. Stat., and s. Ins 3.39 (5) (c) 2 and 6, Wis. Adm. Code, and has paid \$29,455.66 in restitution for four identified claims. This action was based on allegations of failing to properly pay Medicare supplement claims in accordance with the terms of its policies and Wisconsin insurance laws and failing to comply with the nursing home coverage mandate in s. 632.895 (3), Wis. Stat. March 2007

**Network Health Plan**

P.O. Box 120, Menasha, WI 54952

Paid a forfeiture of \$20,000.00. This action was based on allegations of failing to comply with previous examination orders. March 2007

## Floodplain Determination Notice

The Winnebago County Zoning Office will provide assistance to persons inquiring about floodplain property within the unincorporated area of the County. The information must be obtained in person in order to locate the property. The following information will be provided:

- Community Number
- Panel Number
- FIRM suffix
- Date of the FIRM's index (cover panel)
- Base Flood Elevation
- Elevation datum system
- Copies of Elevation Certificates (available at the zoning office for all floodplain construction since 1990)

Persons desiring this assistance should be aware that our general walk-in office hours are 8-10 AM and 1-2 PM with other hours by appointment.

**Universal Underwriters Service Corporation**

7045 College Blvd.,  
Overland Park, KS 66211

Paid a forfeiture of \$4,500.00 and was ordered to file financial statements prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant as required under s. Ins 15.01, Wis. Adm. Code. This action was based on allegations of failing to file a required financial statement by the due date. January 2007

**Wausau Business Insurance Company**

2000 Westwood Dr., Wausau, WI 54401

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from violating s. Ins 21.01 (6), Wis. Adm. Code, by failing to provide notice of nonrenewal at least 60 days prior to the date of expiration provided in the policy. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. February 2007

*Budget continued from page 1*

Thirdly, Governor Doyle hopes to simplify the program by including parents, caretaker relatives, parents with children in foster care, as well as farmers and other self-employed parents making about \$20,000 a year. In addition, the Governor hopes to streamline eligibility and assist employees in purchasing quality, employer-sponsored coverage.

Lastly, Governor Doyle hopes to provide incentives for healthy behaviors in order to reach the fourth goal of promoting prevention and healthy behaviors. BadgerCare Plus will help more than 71,000 hardworking

men, women and their children get the health care they need, and help raise the insured rate in Wisconsin to 98 percent.

In addition to BadgerCare Plus, Governor Doyle has proposed increasing the tax on cigarettes by \$1.25 per pack to help reduce the number of smokers in Wisconsin. The revenues generated by this tax would go toward supporting the \$480 million in Medicaid costs related to smoking that are incurred each year.

Furthermore, the increase in price will discourage people from beginning to smoke, and may even help people to quit. Because of the price increase, a

possible 84,000 kids will not become smokers and over 42,000 adult smokers will quit. This in and of itself will lower the high health insurance costs associated with tobacco related illnesses, including those incurred in the Medicaid program.

Finally, Governor Doyle's budget will have some effects on OCI. The Governor's budget recommends funding for two new positions in the agency – a financial supervisor and a paralegal. The financial supervisor would help to maintain timely and more thorough reviews. The paralegal position will provide cost effective investigative research and support on enforcement actions taken by the office. Both positions would provide OCI with resources needed to help in fulfilling our regulatory mission.

Also included in the budget is funds for systems improvements for the Injured Patients and Families Compensation Fund. This fund is available to compensate patients for serious injuries resulting from medical malpractice. Approximately 13,969 health care providers are covered by the fund and since 1975 it has paid out \$596,253, 376 in claims. The proposed improvements will assist OCI in better tracking coverage in place for Wisconsin health care providers.

Although I have only touched on a few of the initiatives in Governor Doyle's budget, they are vitally important issues to the insurance industry. The overarching theme of the budget is to reach the goal of having a 98 percent insured rate in Wisconsin. With the help of agencies, agents, and legislators, we hope to make this budget a reality and keep Wisconsin's insurance industry one of the best in the nation. ●



# Spanish Publications Available

As part of its continuing effort to effectively reach out to as many Wisconsin citizens as possible, OCI wants to remind agents about its “En Español” Spanish. By clicking on the “En Español” link or button on the home page, Spanish-speaking and bilingual consumers now have easy access to valuable information from various OCI brochures, frequently asked questions, news articles, and press releases.

New publications now available in Spanish include **Consumer’s Guide to Grievances and Complaints, Tips for Saving on Auto Insurance, Tips for Saving on Homeowner’s Insurance and Tips for Buying Insurance on the Internet.**

Recently updated publications now available on the Spanish section of the

Web site include Brief Guide to Renter’s Insurance, Consumer’s Guide to Auto Insurance, Consumer’s Guide to Homeowner’s Insurance, Mobile Home Insurance, Health Insurance for Small Employer’s & Their Employees, and The Guide to Long-Term Care.

To locate the Spanish publications, click on the “En Español link or button on the home page, then click on Publicaciones.

The complaint form for consumers and information on how to fill out the form is also available on the Spanish section of the Web site. OCI also has Spanish-speaking staff available. Spanish-speaking consumers are welcome to call the OCI complaint line (800-236-8517 or 608-266-0103 locally) with any concerns. ●

*SeniorCare continued from page 4*

Wisconsin insurance laws prohibit certain types of marketing activities, such as misrepresentation, high pressure sales tactics and unsuitable sales. Wisconsin has home solicitation, and competence and trustworthiness rules that govern intermediary behavior and marketing activity. In addition, Medicare has issued marketing guidelines that intermediaries and companies must follow regarding solicitation of Medicare beneficiaries.

The OCI will continue working with aging groups, Medicare beneficiaries and the federal Medicare program regarding any complaints involving marketing activities of Wisconsin insurance intermediaries. Enforcement action by the OCI can result in forfeitures and limitations on the intermediary’s license and can lead to termination by insurance companies and damage to the intermediary’s professional reputation.

If you have questions, you can contact the OCI at [complaints@oci.state.wi.us](mailto:complaints@oci.state.wi.us). ●



**Governor:**  
*Jim Doyle*

**Insurance  
Commissioner:**  
*Sean Dilweg*

**WIN Editor:**  
*Mikaela Reck*